

**GOVERNEMENT OF ANDHRA PRADESH**  
**ABSTRACT**

LOANS AND ADVANCES – Advances to Government Servants for House Building Advance purposes – Sanction of House Building Advance of **Rs.7,50,000/-** to Smt. G. Bhagya Laxmi, Section Officer, Health Medical & Family Welfare Department for Construction of House – Orders – Issued.

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**HEALTH, MEDICAL AND FAMILY WELFARE (OP-I) DEPARTMENT**

**G.O.Rt.No. 1059**

**Dated:20-07-2012**  
**Read the following:-**

1. G.O.Ms.No.174, Fin (A&L) Dept., dt.15-05-2010.
2. G.O.Ms. No.1807, Finance (A&L) Dept, Dt. 20-04-2012.
3. G.O.Rt.No.817, HM&FW (O.P.I) Dept., dt. 31-05-2012.
4. Application received from Smt. G. Bhagya Laxmi, Section Officer, HM & FW Department, Dated:16-04-2012.

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**O R D E R:**

Under Article 227 of the A.P. Financial Code Volume I and the Rule 5(a) (2) for the grant of loans to the Government Servants for House Building purposes, sanction is hereby accorded for payment of an advance of **Rs.7,50,000/-** (Rupees Seven lakhs fifty thousand only) to Smt. G. Bhagya Lakshmi, Section Officer, Health, Medical & Family Welfare Department for construction of a new House at Plot No. 116 of RH-A/ RH-B/IH, in Survey No.25 situated at Gachibowli Village, Sherilingam Pally Mandal, Ranga Reddy District allotted by A.P. Secretariat Employees Mutually Aided Cooperative Housing Society Ltd, Hyderabad.

2. The advance sanctioned in para 1 above shall be disbursed to Smt. G. Bhagya Lakshmi, Section Officer, Health, Medical and Family Welfare Department as follows:

- i) the first installment amount of Rs.3,80,000/-(Rupees three lakhs eighty thousand only) of advance sanctioned shall be payable to them on mortgaging the property in favour of the Government in form XII the land purchased by her along with an additional clause that she has no objection for adjustment of her gratuity towards the loan and interest thereon outstanding on the date of retirement in the agreement to be executed by her.
- ii) the second installment of Rs.1,85,000/-(Rupees One lakh eighty five thousand only) will be payable when the walls reached lintel level on producing a certificate from the Deputy Executive Engineer of R & B Department to that effect.
- iii) the third and final installment of Rs.1,85,000/-(Rupees One lakh eighty five thousand only) of the sanctioned advance shall be paid after the construction of the building has reached the roof level and on production of necessary certificate from the competent authority not lower in rank than the Deputy Executive Engineer (R&B) Department to the effect that the development of the area in which the house built, is provided with the facilities such as water supply, lighting, roads, drainage and sewerage etc.

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3. The grant of advance to the above individual for construction of the house is subject to the following conditions:

- i) The construction of the house should be carried out in accordance with the approved plan and specifications on the basis of which the amount of advance for construction of house has been sanctioned. The Plan specifications must not be deviated.
- ii) The construction of house shall be completed within 18 months of the date on which the first installment is paid. Failure to do so, the loanee shall refund the entire amount of advance together with interest thereon as per rules and orders. The date of completion must be reported to the Government without any delay.
- iii) Immediately on completion of the construction of the house the grantee shall insure the house at her own cost, for a sum not less than the amount of the advance with interest due thereon and shall keep it so insured against damage by fire, flood, cyclone or lightning and renew the insurance from time to time till the loanee completely repay the loan amount with interest.
- iv) The house must be maintained in good condition with her own cost and she shall continue to pay all Municipal and Local taxes regularly until the advance with interest is paid in full. She shall also keep it free from all encumbrances.

4. The advance sanctioned in para (1) above to the individual shall be recovered in (150) monthly installments i.e. Rs.5000/- (Rupees Five thousand only) per month each. The interest on the loan shall be recovered after recovery of principal loan amount in 10 equal monthly installments. Any loan amount and interest thereto is found due on the date of superannuation shall be recovered from Gratuity of the loanee.

5. The advance sanctioned in para 1 above shall carry simple interest at 5.5% per annum from the actual date of drawal of the advance. The rate of interest has been fixed provisionally and is subject to revision from time to time. The recovery of interest shall commence from the month following the month in which the last installment of loan amount is recovered. Penal interest at one and a half time the normal rate of interest mentioned above shall be collected from the grantee in case she fails to fulfill any of the conditions laid down in rule.

6. It will be open to the grantee to repay the amount in shorter period, if she so desires. In any case, the entire advance together with interest thereon must be repaid in full before the date on which she is due to retire from service.

7. In case the grantee does not repay the balance of the advance together with interest thereon due to the Government on or before the date of her retirement, it shall be open to the Government to enforce the security of the mortgage at any time there after and recover the balance advance together with interest and cost of recovery by the sale of the house or in such other manner as may be permissible under the law. The recovery of advance shall be effected through the monthly pay/leave salary bills of the grantee.

8. If the grantee ceases to be in service for any reason other than the normal retirement / Superannuation or if she dies before the repayment of the advance with interest in full, the entire outstanding amount of the advance shall become payable to the Government forthwith. Any balance remained unpaid shall be recovered from the retirement gratuity that may be sanctioned to her.

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9. The property mortgaged to the Government shall be reconvened to her or to her successor in interest, as the case may be, after the advance together with interest has been repaid to the Government in full.

10. The first installment of the advance of Rs.3,80,000/- (Rupees three lakhs eighty thousand only) sanctioned to her in para 2 above shall be issued through a cheque in favour of individual i.e., Smt. G. Bhagya Lakshmi, Section Officer, from out of the funds allocated to this Department in the reference 3<sup>rd</sup> read above and it shall be debited to the Head of Account "7610 – Loans to Government Servants – MH (201) – House Building Advance – SH (05) – Loans to other Officers".

11. The H.M & F.W (Claims) Department shall draw the amount released in para (10) above and pay to the individual, as per the rules laid therein.

12. This order does not require the concurrence of the Finance Department under the rules in force or orders on the subject.

**(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)**

**K.R. KISHORE  
SPECIAL CHIEF SECRETARY TO GOVERNMENT (FAC)**

To  
Smt. G. Bhagya Lakshmi, Section Officer,  
Health, Medical & Family Welfare Department.  
The HM&FW (OP.Claims) Department.  
The Dy. PAO, Secretariat Branch, Hyderabad.  
The Account General, A.P. Hyderabad.  
SF/SC

**//Forwarded :: By Order//**

**SECTION OFFICER**